



## HEALTH MATTERS

### A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



May 31 Balance	\$442,115	Dec 31, 2009 Balance	\$482,534
Total Revenues	\$762,704	Jan - Jun Revenues	\$4,574,616
Employer Premiums	655,424	Jan - Jun Expenses	\$4,584,963
Employee Premiums	91,252	Jun 30, 2010 Balance	\$472,187
Other Revenues	16,028		
Total Expenses	\$732,632	YTD Gain/(Loss)	\$(10,347)
Week 1 Claims	121,798		
Week 2 Claims	69,962		
Week 3 Claims	146,420		
Week 4 Claims	176,049		
Rx Claims	136,967		
Fixed Costs—Premiums	63,438		
Fixed Costs--Fees	17,998		
Monthly Gain/(Loss)	\$30,072		
June 30 Balance	\$472,187		

#### Mid-Year Summary

Through the end of June our plan has paid claims totaling \$3,493,754. This is a decrease of about 3% from the same time period last year, when we paid claims for \$3,604,058. As the balance sheet shows, our plan costs this year (claims and fixed costs) have exceeded our plan revenue by more than \$10,000. The chart below shows a breakdown of the most common types of claims.

Type of Service	Total Payments (Jan - June 2010)	Percentage of Total
Outpatient Surgery	\$1,270,521	36.4%
Inpatient Hospitalization	\$675,531	19.3%
Doctor Visits	\$458,722	13.1%
Emergency Medical Care	\$332,720	9.5%
Dental Care	\$269,149	7.7%
Diagnostic/Screening Tests	\$226,878	6.5%
<b>Totals</b>	<b>\$3,233,521</b>	<b>92.6%</b>

#### Coming Soon

The 2011 wellness program will begin in the next few months. We will also be sharing more information about the changes created by the Patient Protection and Affordable Care Act (PPACA), more simply known as health care reform. Read future newsletters to learn more about your wellness and health insurance benefits.

## Separation Anxiety

One of the most anxiety-ridden experiences a parent can go through is sending your child off to college. No longer will you be able to monitor their daily activities, rescue them from sticky situations or spend evenings enjoying their company. It is, without a doubt, a scary time for both our teens (young adults) and us, as parents.

But it is a rite of passage, and we should let them know we believe in them. We should hide our fears, because our teens have their own fears and don't need to carry ours as well. Heading off to college is a brand new experience for them as well. They are worried about making friends, fitting in and being successful. They are worried about the classes they need to take and getting lost on campus. Handing them our concerns just adds to their burden.

Even so, anxiety runs high as the date our children will no longer be in our home nears. Anxiety attacks might increase, sleepless nights and depression may settle in. The following tips might help you through this time:

### **Talk with your child about practical matters or concerns before the "big day."**

You may want to discuss how much money your child will have to spend weekly, the lifestyle choices he will make or your expectations regarding grades. There is a good chance that the day you drop off your child the discussion will get lost in the excitement or simply never happen. It is better to talk before heading off to college.

### **Discuss communication before your child heads off to school.**

How are you going to communicate with your child when he is away? Will you use email, Skype, text messages? How often will you communicate? The best course of action is to let your child determine the level of communication. You don't want to feel as if you are hovering from a distance or cause your child embarrassment that mom is once again calling to check up. Let him know you will follow his lead. If he wants weekly calls, no matter how much you want daily communication, respect his choice while letting him know you are available for him.

### **Help your child pack for college.**

The college may have sent you a list of needed items with orientation information or the high school guidance department may have a checklist. If not, you can [access a list of what to bring](#) online. College freshman tend to over pack, wanting to relocate their entire room to their college dorm but dorm rooms are small and you can help your teen decide what should go to college and what should remain at home. Reassure him (and yourself) that he will be back and his things will still be there. This will help you remain part of the preparations and you can fill in some items he may not have thought of, such as a first aid kit and medicine for headaches and upset stomach.

### **Review the layout of the college.**

Teens are nervous when they feel unprepared. If you aren't able to visit the college beforehand because of distance, look over a college map together. Find their dorm, the infirmary, the library,

the cafeteria and main classroom buildings. Your child will feel more relaxed knowing he can find his way around.

**Help your teen find nearby resources.**

If your child is on medication, where is a pharmacy to have prescriptions filled? Where is a store to purchase supplies? Where is a bank? Is it a local bank or will you need to open a checking account? Where is an ATM machine? Knowing what is around not only will help your teen but you will feel less nervous knowing what resources are available.

**Be polite and quiet when you meet the roommate.**

No matter whether your first impression is good, bad or otherwise, keep your mouth shut. This will be your child's first test as an adult. He will need to get along with whoever his roommate is or find out the procedures for changing roommates. Instead of meddling and going off first impressions (which are often wrong), respect your child's ability to manage the situation.

**Follow your child's lead when dropping him off.**

There is no right way or wrong way to drop your child off at college. Some teens would prefer to be dropped off in front of the dorm and wave as you drive off. Others may want you to help unload everything and see the dorm room. Others may be hesitant for you to leave and will keep finding reasons for you to stay. Follow his lead, if he wants a quick good-bye, smile and wave. If he wants you to hang around, stay a little while and then calmly leave.

**Don't cry, hover or make a spectacle.**

Of course, you want to cry. This is your baby and this is an emotional moment. But no child wants all the other students to see his mother (or father) sobbing. He wants to seem grown up and that means you need to put on a brave face. (You can drive away, stop the car and cry where he can't see you.)

Keep in mind you have raised your child for this moment. This is his first step into adulthood and you have spent enormous resources—time, patience and money—to help him become an adult. Be satisfied that you have done your best, you have raised a good child and he is now ready to face the world.

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